WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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Document Page 3 of 44 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Samson, Cere P & Samson, Veronica T	Chapter 7
Debtor(s)	•

	NOTICE TO CONSUMER DEBTOR(S) O) OF THE BANKRUPTCY CODE	
Certificate of [Non-A	Attorney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing notice, as required by § 342(b) of the Bankruptcy Code.	g the debtor's petition, hereby certify that I delivered t	o the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition ProAddress:	petition preparer is the Social Security principal, responsi	mber (If the bankruptcy s not an individual, state number of the officer, ble person, or partner of
X	the bankruptcy pet (Required by 11 U	
Signature of Bankruptcy Petition Preparer of officer, prin partner whose Social Security number is provided above		
Ce	rtificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received an	d read the attached notice, as required by § 342(b) of	the Bankruptcy Code.
Samson, Cere P & Samson, Veronica T	X /s/ Cere P Samson	12/21/2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Veronica T Samson	12/21/2009
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

In re:
Case 1
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(If known)

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Document

B22A (Official Form 22A) (Chapter 7) (12/08)

In re: Samson, Cere P & Samson, Veronica T

Debtor(s)

Case Number:

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According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

The presumption arises

The presumption does not arise

The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DERTORS

1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and
	☐ I remain on active duty /or/ ☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b.   I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.

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	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION									
	Marital/filing status. Check the box that	at applies and c	omplete the	balance of this part of this	state	ment as dire	ected.			
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.									
	b. Married, not filing jointly, with de penalty of perjury: "My spouse and are living apart other than for the part of the complete only Column A ("Debi	d I are legally s ourpose of evad	eparated ur ling the req	nder applicable non-bankrujuirements of § 707(b)(2)(A	uptcy law or my spouse and I					
2	c. Married, not filing jointly, without Column A ("Debtor's Income")					above. <b>Con</b>	plete both			
	d. Married, filing jointly. Complete Lines 3-11.	both Column A	A ("Debtor	's Income'') and Column	B ("S	Spouse's In	come") for			
	All figures must reflect average monthly the six calendar months prior to filing th month before the filing. If the amount of must divide the six-month total by six, a	e bankruptcy ca monthly incon	ase, ending ne varied di	on the last day of the uring the six months, you	Column A Debtor's Income		Column B Spouse's Income			
3	Gross wages, salary, tips, bonuses, over	ertime, commi	ssions.		\$	5,106.50	\$ 2,816.00			
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.									
7	a. Gross receipts									
	b. Ordinary and necessary business of									
	c. Business income	\$		\$						
_	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.									
5	a. Gross receipts									
	b. Ordinary and necessary operating	expenses	\$							
	c. Rent and other real property income	\$		\$						
6	Interest, dividends, and royalties.				\$		\$			
7	Pension and retirement income.				\$		\$			
8	Any amounts paid by another person expenses of the debtor or the debtor's that purpose. Do not include alimony o by your spouse if Column B is complete	\$		\$						
9	Unemployment compensation. Enter the However, if you contend that unemployed was a benefit under the Social Security of Column A or B, but instead state the am									
	Unemployment compensation claimed to be a benefit under the Social Security Act	\$		\$						

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10	Income from all other sources. Specify source and amount. If necessary, li sources on a separate page. Do not include alimony or separate maintenant paid by your spouse if Column B is completed, but include all other pay alimony or separate maintenance. Do not include any benefits received un Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.  a.  b.							
	Total and enter on Line 10	\$	\$	\$				
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	· ·	\$ 5,106.50	\$ 2,816.00				
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been con Line 11, Column A to Line 11, Column B, and enter the total. If Column B to completed, enter the amount from Line 11, Column A.		\$	7,922.50				
	Part III. APPLICATION OF § 707(B)(7) E	EXCLUSION						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.							
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)							
	a. Enter debtor's state of residence: <b>Illinois</b> b. Enter	r debtor's househo	old size: <u>5</u>	88,084.00				
15	Application of Section707(b)(7). Check the applicable box and proceed as directed.  ☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  ☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.							

# Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2	)				
16	Ente	r the amount from Line 12.	\$	7,922.50			
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.							
	a.	\$					
	b.	\$					
	c.	\$					
	Tot	al and enter on Line 17.	\$				
18	Curi	rent monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	7,922.50			
		Part V. CALCULATION OF DEDUCTIONS FROM INCOME					
		Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						

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National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.  Household members under 65 years of age  Household members 65 years of age or older									
	a1.	Allowance per member	60.00	a2.	Allowance p	<u> </u>	144.00		
	b1.	Number of members	5	b2.	Number of r		0		
	c1.	Subtotal	300.00	c2.	Subtotal		0.00	\$	300.00
20A 20B	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.  [Box Housing and Utilities Standards; mortgage/rental expense]  [Box Housing and Utilities Standards]								621.00
	c.	Average Monthly Payment for any, as stated in Line 42  Net mortgage/rental expense  Standards: housing and utility				\$ Subtract Line the process set of		\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:  21							\$	
22A	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk								434.00
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)							\$	12.100

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Local Standards: transportation ownership/lease expense; which you claim an ownership/lease expense. (You may not contain two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the contained the total of the Average Monthly Payments for any debts secus subtract Line b from Line a and enter the result in Line 23. Do	im an ownership/lease expense for more om the IRS Local Standards: ork of the bankruptcy court); enter in Line b od by Vehicle 1, as stated in Line 42;					
Average Monthly Payment for any debts secured by Ve stated in Line 42	sicle 1, as \$ 340.00					
c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a \$ 149.00					
Local Standards: transportation ownership/lease expense; checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the count the total of the Average Monthly Payments for any debts secus subtract Line b from Line a and enter the result in Line 24. Do	om the IRS Local Standards:  ork of the bankruptcy court); enter in Line bed by Vehicle 2, as stated in Line 42;  not enter an amount less than zero.					
a. IRS Transportation Standards, Ownership Costs, Secon						
Average Monthly Payment for any debts secured by Ve b. stated in Line 42	icle 2, as \$					
c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a \$ 489.00					
Other Necessary Expenses: taxes. Enter the total average me federal, state, and local taxes, other than real estate and sales taxes, social security taxes, and Medicare taxes. Do not include	xes, such as income taxes, self employment					
Other Necessary Expenses: involuntary deductions for empayroll deductions that are required for your employment, suc and uniform costs. Do not include discretionary amounts, so	as retirement contributions, union dues,					
Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
Other Necessary Expenses: court-ordered payments. Enter required to pay pursuant to the order of a court or administration payments. Do not include payments on past due obligations.	e agency, such as spousal or child support					
Other Necessary Expenses: education for employment or facility. Enter the total average monthly amount that you actuall employment and for education that is required for a physically whom no public education providing similar services is availa	expend for education that is a condition of or mentally challenged dependent child for					
Other Necessary Expenses: childcare. Enter the total average on childcare — such as baby-sitting, day care, nursery and prepayments.						
Other Necessary Expenses: health care. Enter the total aver expend on health care that is required for the health and welfareimbursed by insurance or paid by a health savings account, a Line 19B. Do not include payments for health insurance or	e of yourself or your dependents, that is not ad that is in excess of the amount entered in					
Other Necessary Expenses: telecommunication services. E you actually pay for telecommunication services other than you service — such as pagers, call waiting, caller id, special long on necessary for your health and welfare or that of your dependended deducted.	r basic home telephone and cell phone stance, or internet service — to the extent					
33 Total Expenses Allowed under IRS Standards. Enter the to	d of Lines 19 through 32. \$ 5,453.01					

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		Subpart B: Additional Living F Note: Do not include any expenses that y						
	expe	Ith Insurance, Disability Insurance, and Health Savings Anses in the categories set out in lines a-c below that are reasonse, or your dependents.						
	a. Health Insurance \$ 584.83							
2.4	b.	Disability Insurance \$						
34	c.	Health Savings Account	\$					
	Tota	l and enter on Line 34			\$	584.83		
		ou do not actually expend this total amount, state your acturate below:	ıal total ave	rage monthly expenditures	in			
35	mont elder	tinued contributions to the care of household or family methly expenses that you will continue to pay for the reasonable cly, chronically ill, or disabled member of your household or the to pay for such expenses.	and necess	sary care and support of an				
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.							
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.							
38	you a secon trust	cation expenses for dependent children less than 18. Enter actually incur, not to exceed \$137.50 per child, for attendance and such as a children less than 18 years of the with documentation of your actual expenses, and you as a sonable and necessary and not already accounted for in	e at a priva of age. <b>You</b> must expla	te or public elementary or must provide your case in why the amount claims				
39	cloth Natio	itional food and clothing expense. Enter the total average raing expenses exceed the combined allowances for food and conal Standards, not to exceed 5% of those combined allowances. Yes tional amount claimed is reasonable and necessary.	clothing (ap	pparel and services) in the I nformation is available at				
40		tinued charitable contributions. Enter the amount that you or financial instruments to a charitable organization as defin			of \$			
41	Tota	al Additional Expense Deductions under § 707(b). Enter the	e total of L	ines 34 through 40	· ·	E04 02		

\$

584.83

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#### **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Average Does payment 42 Monthly include taxes or Payment Name of Creditor Property Securing the Debt insurance? **Toyota Credit** Automobile (1) 340.00 yes no 1.800.00 **PHH Mortgage Corporation** Residence \$ ☐ yes **v** no b. \$ **TCF Bank** Residence 220.00 ☐ yes **v** no Total: Add lines a, b and c. 2,360.00 Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt Cure Amount \$ b. Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 44 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. 104.57 \$ Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly chapter 13 plan payment. Current multiplier for your district as determined under schedules issued by the Executive Office for United States 45 Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy X court.) Average monthly administrative expense of chapter 13 Total: Multiply Lines a and b case \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. 2,464.57 **Subpart D: Total Deductions from Income**

Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

8,502.41

47

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B22A (	Document Page 11 of 44 (Official Form 22A) (Chapter 7) (12/08)	ra Desen	nam						
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	N							
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$	7,922.50					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$	8,502.41					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the	result.	\$	0.00					
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the num enter the result.	ber 60 and	\$	0.00					
	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.								
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not this statement, and complete the verification in Part VIII. Do not complete the remainder of		top of	page 1 of					
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presum 1 of this statement, and complete the verification in Part VIII. You may also complete Par remainder of Part VI.								
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the re though 55).	mainder of Part	t VI (L	ines 53					
53	Enter the amount of your total non-priority unsecured debt		\$						
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and erresult.	nter the	\$						
	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.								
55	<ul> <li>The amount on Line 51 is less than the amount on Line 54. Check the box for "The pretent the top of page 1 of this statement, and complete the verification in Part VIII.</li> <li>The amount on Line 51 is equal to or greater than the amount on Line 54. Check the arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You VII.</li> </ul>	box for "The p	resum	ption					
	Part VII. ADDITIONAL EXPENSE CLAIMS								
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your curren	t mont	hly					
	Expense Description	Monthly A	mount						
56	a.	\$							
	b.	\$							
	c.	\$							
	Total: Add Lines a, b and c \$								
	Part VIII. VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and contain the both debtors must sign.)	orrect. (If this a	joint o	case,					
57	Date: December 21, 2009 Signature: /s/ Cere P Samson								
	(Debtor)								
	Date: December 21, 2009 Signature: /s/ Veronica T Samson  (Joint Debtor, if any)								

B1 (Official Form 1) (1/08)		ocument					9 17.05.4	4 De	SC Main		
United Sta Norther	ates Ba		Co	ourt	_ • • •	-		Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Midd Samson, Cere P	dle):			Name of Joint Debtor (Spouse) (Last, First, Middle): Samson, Veronica T							
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):  Ciriaco P Samson					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): <b>5083</b>	I.D. (ITIN)	No./Complete					or Individual-T	axpayer I.I	D. (ITIN) No./Complete		
Street Address of Debtor (No. & Street, City, State & 763 Holiday Lane 2nd Floor	k Zip Code	)):		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 763 Holiday Lane							
Des Plaines, IL	ZIPCOD	E <b>60016</b>		2nd Floor Des Plair					ZIPCODE <b>60016</b>		
County of Residence or of the Principal Place of Busi	iness:			County of I	Residence	e or of t	he Principal Pla	ce of Busir	ness:		
Mailing Address of Debtor (if different from street ac	ddress)			Mailing Ad	ldress of	Joint D	ebtor (if differer	nt from stre	et address):		
Г	ZIPCOD	 E						Г	ZIPCODE		
Location of Principal Assets of Business Debtor (if d			s abo	ove):					ZH COBE		
-								Г	ZIPCODE		
Type of Debtor (Form of Organization)		Nature o							Code Under Which (Check one box.)		
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Sing U.S Rai Stor Cor				e as defined in 11		ebts are primaril	Reco Main Chap Reco Non Nature of (Check one by consume	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  iature of Debts Check one box.) consumer Debts are primarily		
	Titl	Tax-Exe (Check box, otor is a tax-exer e 26 of the Unite ernal Revenue Co	if ap npt o	Entity debts, defined in \$ 101(8) as "incurrent tates Code (the debts, defined in \$ 101(8) as "incurrent individual primar personal, family,"			01(8) as "incurr lividual primaril rsonal, family, o	red by an ly for a	business debts.		
Filing Fee (Check one box	ox)			Chapter 11 Debtors Check one box:							
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerat is unable to pay fee except in installments. Rule 10</li> </ul>	tion certify	ing that the debt	or	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:							
3A.	000(b). Sec	e Official Form		Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.							
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerat				Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					rom one or more classes of		
Statistical/Administrative Information  Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.					d, there v	vill be n	no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors		5,001- 10,000	10,0 25,0		25,001- 50,000		50,001- 100,000	Over 100,000			
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$100,000	000,001 to million	\$10,000,001 to \$50 million		,000,001 to 0 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than			
Estimated Liabilities	000,001 to million	\$10,000,001 to \$50 million		,000,001 to 0 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than			

Location Where Filed: None	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner of	Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)						
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  □ Exhibit A is attached and made a part of this petition.	(To be completed whose debts are positive of the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the comp	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare that [he or she] may proceed under the 11, United States Code, and have the ader each such chapter. I further certify the notice required by § 342(b) of the					
	Signature of Attorney for Debtor(s)	Date					
Exh  (To be completed by every individual debtor. If a joint petition is filed, of Exhibit D completed and signed by the debtor is attached and m If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	nch a separate Exhibit D.)					
	part of this periton						
Information Decord							
		is District for 180 days immediately					
(Check any a Debtor has been domiciled or has had a residence, principal place	applicable box.) c of business, or principal assets in the days than in any other District.						
(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18	applicable box.) c of business, or principal assets in the dodges than in any other District. partner, or partnership pending in place of business or principal assets but is a defendant in an action or principal assets.	this District. in the United States in this District, occeding [in a federal or state court]					
(Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18  ☐ There is a bankruptcy case concerning debtor's affiliate, general ☐ Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in re  Certification by a Debtor Who Resid	applicable box.) c of business, or principal assets in the days than in any other District. partner, or partnership pending in place of business or principal assets but is a defendant in an action or principal to the relief sought in this Districts as a Tenant of Residential plicable boxes.)	this District. in the United States in this District, occeding [in a federal or state court] rict.  Property					
(Check any a  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18  There is a bankruptcy case concerning debtor's affiliate, general  Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in re  Certification by a Debtor Who Resid (Check all ap  Landlord has a judgment against the debtor for possession of de	applicable box.) c of business, or principal assets in the days than in any other District. partner, or partnership pending in place of business or principal assets but is a defendant in an action or principal to the relief sought in this Districts as a Tenant of Residential plicable boxes.)	this District. in the United States in this District, occeding [in a federal or state court] rict.  Property					

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-48277 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 12/21/09

Document

Entered 12/21/09 17:05:44

Samson, Cere P & Samson, Veronica T

Page 13 of 44
Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Page 2

Document Name of Debtor(s):

**Voluntary Petition** (This page must be completed and filed in every case)

Samson, Cere P & Samson, Veronica T

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Cere P Samson Signature of Debtor

Cere P Samson

/s/ Veronica T Samson

Veronica T Samson Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 21, 2009

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

**Thomas Drexler** Thomas W. Drexler 77 W Washington St Ste 1910 Chicago, IL 60602

drexler321@aol.com

#### December 21, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authoriz	ed Individu	al		
Printed N	ame of Aut	norized Indi	vidual		
Title of A	uthorized I	ndividual			
Title of A	uthorized I	idividual			

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

ignature of I	Foreign Represe	entative	
rinted Name	of Foreign Rep	presentative	

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-48277 Doc 1

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B1D (Official Form 1, Exhibit D) (12/09)

**Northern District of Illinois** 

IN RE:		Case No
Samson, Cere P		Chapter 7
	Debtor(s)	-

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Cere P Samson	
Signature of Debtor. 13/ Cere P Samson	

Date: December 21, 2009

Case 09-48277 Doc B1D (Official Form 1, Exhibit D) (12/09)

09-48277 Doc 1 Filed 12/21/09 hibit D) (12/09) Document

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s Bankruptcy Court

	Northern District	1 0	
IN RE:		Case No	
Samson, Veronica T		Chapter 7	
	Debtor(s)		
EXHIBIT D - I	NDIVIDUAL DEBTOR'S S CREDIT COUNSELING	STATEMENT OF COMPLIANCE REQUIREMENT	
do so, you are not eligible to file a ban whatever filing fee you paid, and you	kruptcy case, and the court ca r creditors will be able to resur	nents regarding credit counseling listed below. If you n dismiss any case you do file. If that happens, you we ne collection activities against you. If your case is dis pay a second filing fee and you may have to take ext	will lose smissed
Every individual debtor must file this Extone of the five statements below and atta		each spouse must complete and file a separate Exhibit L	). Check
the United States trustee or bankruptcy	administrator that outlined the of I have a certificate from the age	eceived a briefing from a credit counseling agency approportunities for available credit counseling and assiste ency describing the services provided to me. <i>Attach a cope agency</i> .	ed me in
the United States trustee or bankruptcy performing a related budget analysis, but	administrator that outlined the o t I do not have a certificate from the escribing the services provided to	eceived a briefing from a credit counseling agency appr pportunities for available credit counseling and assiste the agency describing the services provided to me. You no you and a copy of any debt repayment plan developed	ed me in must file
	, and the following exigent circ	ed agency but was unable to obtain the services during the cumstances merit a temporary waiver of the credit concircumstances here.]	
you file your bankruptcy petition and p of any debt management plan develop case. Any extension of the 30-day dead	promptly file a certificate from t ed through the agency. Failure dline can be granted only for ca	the credit counseling briefing within the first 30 da the agency that provided the counseling, together with to fulfill these requirements may result in dismissal ause and is limited to a maximum of 15 days. Your ca filing your bankruptcy case without first receiving a	h a copy of your ase may
4. I am not required to receive a credi motion for determination by the court.]	c c	[Check the applicable statement.] [Must be accompans son of mental illness or mental deficiency so as to be in	•

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

of realizing and making rational decisions with respect to financial responsibilities.);

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Signature of Debtor: /s/ Veronica T Samson

Date: **December 21, 2009** 

does not apply in this district.

Active military duty in a military combat zone.

B6 Summary (Case 09-48277/12/07) Doc 1

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#### Document Page 17 of 44 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Samson, Cere P & Samson, Veronica T	Chapter 7

Debtor(s)

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 135,000.00		
B - Personal Property	Yes	3	\$ 19,105.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 168,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 6,274.02	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 55,037.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 5,521.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,521.00
	TOTAL	17	\$ 154,105.00	\$ 229,311.86	

Form 6 - Statistical Summary (12%) Doc

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IN RE:	Case No.
Samson, Cere P & Samson, Veronica T	Chapter 7
Debtor(s)	<u>-</u>

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 6,274.02
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 25,694.01
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 31,968.03

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 5,521.00
Average Expenses (from Schedule J, Line 18)	\$ 5,521.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 7,922.50

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 33,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 6,274.02	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 55,037.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 88,037.84

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IN RE Samson, Cere P & Samson, Veronica T

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л <del>44</del> Сасе

Case No. \_\_\_\_\_

Debtor(s)

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
8901 Robin Drive, Apt F, Des Plaines, IL 60016		J	135 000 00	165,000.00
OSO I NOBILI DITVE, API F, DES FIGILIES, IL 00010			135,000.00	100,000.00

TOTAL

135,000.00

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IN RE Samson, Cere P & Samson, Veronica T

Case No.

Debtor(s)

(If known)

Desc Main

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or		Chase Bank, Checking Account	J	300.00
	shares in banks, savings and loan,		Health Care Credit Union, Checking & Savings Account	J	55.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		National City Bank, Checking Account	J	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Usual Complement of Household Goods	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Usual Complement of Men's Clothing	н	350.00
			Usual Complement of Women's Clothing	W	350.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement, 401K, Pension, Benefits (gross estimate of value)	J	10,000.00
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			

Debtor(s)

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\_ Case No. \_

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				NT,	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1991 Toyota Previa	J	500.00
	onici venicies and accessories.		1999 Ford Contour 2005 Toyota Corolla	J	1,000.00 6,000.00
26	Boats, motors, and accessories.	x	2003 Toyota Corolla		8,000.00
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
31.	Animals.	X			
Щ_				Ь	

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Debtor(s)

IN RE Samson, Cere P & Samson, Veronica T

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(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO	L ΓAL	19,105.00

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Debtor(s)

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
8901 Robin Drive, Apt F, Des Plaines, IL 60016	735 ILCS 5 §12-901	30,000.00	135,000.00
SCHEDULE B - PERSONAL PROPERTY			
Chase Bank, Checking Account	735 ILCS 5 §12-1001(b)	300.00	300.00
Health Care Credit Union, Checking & Savings Account	735 ILCS 5 §12-1001(b)	55.00	55.00
National City Bank, Checking Account	735 ILCS 5 §12-1001(b)	50.00	50.00
Usual Complement of Household Goods	735 ILCS 5 §12-1001(b)	500.00	500.00
Usual Complement of Men's Clothing	735 ILCS 5 §12-1001(a)	350.00	350.00
Usual Complement of Women's Clothing	735 ILCS 5 §12-1001(a)	350.00	350.00
Retirement, 401K, Pension, Benefits (gross estimate of value)	735 ILCS 5 §12-704	10,000.00	10,000.00
1991 Toyota Previa	735 ILCS 5 §12-1001(c)	500.00	500.00
1999 Ford Contour	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00
2005 Toyota Corolla	735 ILCS 5 §12-1001(c)	3,300.00	6,000.00

IN RE Samson, Cere P & Samson, Veronica T

Case No.

Debtor(s)

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 08 CH 34127		J	1st Mortgage				141,000.00	6,000.00
PHH Mortgage Corporation C/O Frank Lin, Fisher & Shapiro 4201 Lake Cook Rd Northbrook, IL 60062			8901 Robin Drive, Apt F, Des Plaines, IL 60016		ĺ			
·			VALUE \$ 135,000.00					
ACCOUNT NO. TCF Bank 800 Burr Ridge Parkway Burr Ridge, IL 60527		J	2nd Mortgage 8901 Robin Drive, Apt F, Des Plaines, IL 60016				24,000.00	24,000.00
			VALUE \$ 135,000.00					
ACCOUNT NO.  Toyota Credit Toyota Financial Services PO Box 5855 Carol Stream, IL 60197		J	Auto Loan 2005 Toyota Corolla				3,000.00	3,000.00
,			VALUE \$ 6,000.00					
ACCOUNT NO.			VALUE \$					
ocntinuation sheets attached	•	•	(Total of t		otot		\$ 168,000.00	\$ 33,000.00
					Tot	al		

(Report also on Summary of Schedules.)

168,000.00

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

33,000.00

Debtor(s)

IN RE Samson, Cere P & Samson, Veronica T

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1 continuation sheets attached

Case No.

(If known)

Desc Main

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). \* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s)

IN RE Samson, Cere P & Samson, Veronica T

Case No. \_ (If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

#### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sheet	,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>361-78-5083</b>		J	Taxes	T					
Internal Revenue Service P.O. Box 970024 St Louis, MO 63197							6,274.02	6,274.02	
ACCOUNT NO.	İ						<u> </u>	0,21 1102	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO									
ACCOUNT NO.									
ACCOUNT NO.	_								
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	s att	ached aims	to (Totals of the	_	age	e)	\$ 6,274.02	\$ 6,274.02	\$
(Use only on last page of the com	plet	ed Sch	nedule E. Report also on the Summary of Sch		Fot iles		\$ 6,274.02		
(Us report also on th	se oi	nly on	last page of the completed Schedule E. If ap	plica	Fot abl	e,		\$ 6,274.02	\$

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of (Official Form of ) (12/07)		Document	Page 27 of 44	

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

Debtor(s)

#### (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS OF CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE ACCOUNT NO. 00107874 medical services **Advocate Medical Group** P.O. Box 92523 Chicago, IL 60675 1,144.00 Assignee or other notification for: ACCOUNT NO. **Advocate Medical Group** Illinois Collection Service, Inc. PO Box 1010 Tinley Park, IL 60477 ACCOUNT NO. 5178-0526-3473-7429 Misc. Purchases Capital One P.O. Box 6492 Carol Stream, IL 60197 8,311.99 Assignee or other notification for: ACCOUNT NO. Capital One Client Services Re: Capital One Bank 3451 Harry Truman Blvd St Charles, MO 63301-4047 Subtotal 9,455.99 2 continuation sheets attached (Total of this page) Total

Debtor(s)

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(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5178-0573-0887-5447		J	Misc Purchases	T			
Capital One P.O. Box 6492 Carol Stream, IL 60197							1,053.68
ACCOUNT NO. 4185-8680-0628-8012		J	Misc Purchases	+			1,055.06
Chase P.O. Box 15153 Wilmington, DE 19886							3,629.84
ACCOUNT NO. <b>6879 4501 2904 7715 472</b>		J	Misc Purchases				
Dell Preferred Account Payment Processing Center P.O. Box 6403 Carol Stream, IL 60197							2,080.95
ACCOUNT NO.			Assignee or other notification for:				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Encore - DFS Acceptance Payment Processing Center P.O. Box 6403 Carol Stream, IL 60197			Dell Preferred Account				
ACCOUNT NO.			Assignee or other notification for:	t			
Valentine & Kebartas Re: Dell Financial Services P.O. Box 325 Lawrence, MA 01842			Dell Preferred Account				
ACCOUNT NO. 1419		w	opthamologist services	H			
Eye Specialists Of Illinois, S.C. PO Box 577 Park Ridge, IL 60068							266.00
ACCOUNT NO. <b>5488-9750-4586-2599</b>		J	Misc. Purchases	$\vdash$			200.00
HSBC Card Services P.O. Box 88084 Salinas, CA 93912	-						2 520 60
Sheet no. 1 of 2 continuation sheets attached to				Sub	tota	L al	3,538.62
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o	e) al on al	\$ <b>10,569.09</b> \$

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(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	╁			
HSBC Card Services P.O. Box 88000 Baltimore, MD 21288-0001			HSBC Card Services				
ACCOUNT NO. <b>5140-2180-0990-9795</b>		J					
Juniper Card Services P.O. Box 13337 Philadelphia, PA 19101							4,072.04
ACCOUNT NO.			Assignee or other notification for:	T			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004			Juniper				
ACCOUNT NO.			Assignee or other notification for:	r			
Encore Receivable Management Re: Barclay's Bank Delaware P.O. Box 3330 Olathe, KS 66063			Juniper				
ACCOUNT NO. <b>771 4 13 0220957435</b>		J	Misc. Purchases				
Sam's Club P.O. Box 530942 Atlanta, GA 30353							2 695 15
ACCOUNT NO. <b>361-78-5083</b>	Х	J	Student Loans	$\vdash$			2,685.15
U.S. Dept Of Education P.O. Box 530260 Atlanta, GA 30353							
ACCOUNT NO. <b>5416-5708-2161-9359</b>	-	J	Misc. Purchases	-		$\vdash$	25,694.01
WaMu P.O. Box 660487 Dallas, TX 75266							2 564 56
Sheet no. 2 of 2 continuation sheets attached to				L Sub	tota	L al	2,561.56
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	nis p		e)	\$ 35,012.76
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$ 55,037.84

R6G (Official Case 09,48277	Doc 1	Filed 12/21/09	Entered 12/21/09 17:05:44	Desc Mair
bod (official Form od) (12/07)		Document	Page 30 of 44	

Debtor(s)

IN RE Samson, Cere P & Samson, Veronica T

Case No.

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Samson, Cere P & Samson, Veronica T

Case No.

(If known)

**SCHEDULE H - CODEBTORS** 

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

if dabt

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Christopher Samson 63 Holiday Lane and Floor Des Plaines, IL 60016	U.S. Dept Of Education P.O. Box 530260 Atlanta, GA 30353

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Debtor(s)

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IN RE Samson, Cere P & Samson, Veronica T

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Case No. \_\_\_\_\_(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPE	ENDENTS OF DEBTOR ANI	SPOU	JSE		
Married	RELATIONSHIP(S):				AGE(S	3):
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation See Sched Name of Employer How long employed Address of Employer	ule Attached	Secretary Northwest Com 9 years 800 W. Central I Arlington Heigh	Road			
<b>INCOME:</b> (Estimate of average	e or projected monthly income at time c	case filed)		DEBTOR		SPOUSE
=	salary, and commissions (prorate if no		\$ \$	4,900.00	\$ \$	2,816.00
3. SUBTOTAL			\$	4,900.00	\$	2,816.00
4. LESS PAYROLL DEDUCTI a. Payroll taxes and Social Sec b. Insurance			\$ \$	732.00 S		372.00 186.00
c. Union dues			\$		\$	
d. Other (specify) Pension			\$	244.00	\$	
<u>401K</u>			<u>\$</u>		<u> </u>	302.00
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$	1,335.00	<u>\$</u>	860.00
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	3,565.00	\$	1,956.00
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	on of business or profession or farm (att		\$ \$ \$		\$ \$ \$	
that of dependents listed above 11. Social Security or other gove	pport payments payable to the debtor for ernment assistance	or the debtor's use or	\$		\$	
			\$		\$	
12. Pension or retirement incom			\$ \$		\$ \$	
13. Other monthly income			¢	(	Ф	
			\$		\$ \$	
			\$		\$	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$		\$	
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines	s 6 and 14)	\$	3,565.00	\$	1,956.00
<b>16. COMBINED AVERAGE</b> If there is only one debtor repeat	MONTHLY INCOME: (Combine coluttotal reported on line 15)	umn totals from line 15;		\$	5,521	1.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Samson, Cere P & Samson, Veronica T

SPOUSE

Case No.

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

EMPLOYMENT: DEBTOR

Occupation **Account Technician** 

Name of Employer **Northeastern Illinois University** 

How long employed 20 years

Address of Employer 5500 N. St. Louis

Chicago, IL

Occupation Stock Man Name of Employer Walmart How long employed 6 years

Address of Employer 702 S.W. 8th St

Bentonville, AR 72716

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Debtor(s)

IN RE Samson, Cere P & Samson, Veronica T

Desc Main

(If known)

Case No.

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,100.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	195.00
b. Water and sewer	\$	70.00
c. Telephone	\$	250.00
d. Other Garbage	\$	40.00
	\$	
3. Home maintenance (repairs and upkeep)		
4. Food	\$	797.00
5. Clothing	\$	195.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	195.00
8. Transportation (not including car payments)	\$	395.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	145.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$ —	
c. Health	\$ —	
d. Auto	\$ —	195.00
e. Other	\$ —	
c. outer	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	— Ψ —	
(Specify)	\$	
(Speeny)	— <u> </u>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	— Ψ —	
a. Auto	\$	340.00
b. Other	\$ —	0.10.00
U. Other	— ¢ —	
14. Alimony, maintenance, and support paid to others	— ¢ —	
15. Payments for support of additional dependents not living at your home	φ —	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Ψ —	
17 Od Cas Cabadula Attachad	Φ —	1,544.00
	— ¢ —	1,544.00
	— ¢ —	
	— <sup>"</sup> —	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	5.521.00
applicable, on the Staustical Sullinary of Certain Liabilities and Related Data.	I⊅	J,JZ 1.UL

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 5,521.00
b. Average monthly expenses from Line 18 above	\$ 5,521.00
c. Monthly net income (a. minus b.)	\$ 0.00

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IN RE Samson, Cere P & Samson, Veronica T

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Debtor(s)

Case No. \_

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

Other Expenses (DEBTOR) Daughter, School Expenses, Activities Son, Community College Son, University Expenses **Student Loan Debt IRS Debt Grooming, Haircut Auto Repair Maint, Licensing** 

360.00 309.00 300.00 70.00 95.00

95.00

315.00

Document

Debtor(s)

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(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Samson, Cere P & Samson, Veronica T

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Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **19** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **December 21, 2009** Signature: /s/ Cere P Samson Debtor Cere P Samson **Date: December 21, 2009** Signature: /s/ Veronica T Samson (Joint Debtor, if any) Veronica T Samson [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

#### Desc Main

# **United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No
Samson, Cere P & Samson, Veronica T	Chapter 7
Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009 - Husband - Northeastern Illinois University, Walmart - \$35,000

2008 - Husband - Northeastern Illinois University, Walmart, Pension Withdrawal - \$133,000

2007 - Husband - Northeastern Illinois University, Walmart - \$47,000

2009 - Wife - Northwest Community Hospital - \$ 22,000

2008 - Wife - Northwest Community Hospital - \$31,000

2007 - Wife - Northwest Community Hospital - \$30,000

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 09-48277 Doc 1 Filed 12/21/09 Ei Document Pac	ne 38 of 44	Desc Main	
None	•	ont or other transfer to any creditor madel property that constitutes or is affected ments that were made to a creditor on approved nonprofit budgeting and creditor.	ed by such transfer is less than account of a domestic support lit counseling agency. (Married	
None	the desired state and payments made within one year management of the ease to of for the benefit of creditors			
4. Sui	its and administrative proceedings, executions, garnishments and attack	nments		
None	a. List all suits and administrative proceedings to which the debtor is or bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 m not a joint petition is filed, unless the spouses are separated and a joint pe	ust include information concerning eit		
AND	CASE NUMBER NATURE OF PROCEEDING Mortgage v. Samson, 08 CH Foreclosure Suit	COURT OR AGENCY AND LOCATION Circuit Court of Cook County	STATUS OR DISPOSITION Pending	
None	b. Describe all property that has been attached, garnished or seized under the commencement of this case. (Married debtors filing under chapter 12 or both spouses whether or not a joint petition is filed, unless the spouses	or chapter 13 must include information	n concerning property of either	
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by a creditor, sold at a foreclosure the seller, within <b>one year</b> immediately preceding the commencement of include information concerning property of either or both spouses whether joint petition is not filed.)	this case. (Married debtors filing under	chapter 12 or chapter 13 must	
6. As	signments and receiverships			
None	a. Describe any assignment of property for the benefit of creditors made wi (Married debtors filing under chapter 12 or chapter 13 must include any assi unless the spouses are separated and joint petition is not filed.)			
None				
7. Gif	fts			
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
8. Lo	sses			
None	List all losses from fire, theft, other casualty or gambling within <b>one year commencement of this case</b> . (Married debtors filing under chapter 12 or ca joint petition is filed, unless the spouses are separated and a joint petition	hapter 13 must include losses by either		
VAL	UE OF PROPERTY WHOLE OR IN PART BY INSURA mated Gambling Losses of	ICES AND, IF LOSS WAS COVEREI ANCE, GIVE PARTICULARS	O IN DATE OF LOSS	
9. Pa	yments related to debt counseling or bankruptcy			
None	List all payments made or property transferred by or on behalf of the debto consolidation, relief under bankruptcy law or preparation of a petition in b			

NAME AND ADDRESS OF PAYEE

**Law Offices Of Thomas W Drexler** 

of this case.

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DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **September 2009** 

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,201.00

# Chicago, IL 60602

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **TCF Bank** 

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE

OR CLOSING

Closed by bank June 2009

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 8901 Robin Drive, Apt F, Des Plaines, IL 60016 NAME USED Cere & Veronica Samson DATES OF OCCUPANCY

1993-2009

## 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 21, 2009

Signature /s/ Cere P Samson

of Debtor

Cere P Samson

Date: December 21, 2009

Signature /s/ Veronica T Samson

of Joint Debtor

(if any)

\_\_\_\_\_**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 09-48277 Doc 1 **B8** (Official Form 8) (12/08)

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Inited	States	Ban	krupt	tcy (	Cour
Nor	thern I	)istri	ct of	Illir	nnis

IN RE:			Case No	
Samson, Cere P & Samson, Veronica T			Chapter 7	
	Debtor(s)		- •	
CHAPTE	R 7 INDIVIDUAL DEBT	OR'S STATEMENT	OF INTENTION	
<b>PART A</b> – Debts secured by proper estate. Attach additional pages if ne		be fully completed for <b>E</b> A	ACH debt which is secured by property of the	
Property No. 1				
Creditor's Name: Toyota Credit		Describe Property Securing Debt: 2005 Toyota Corolla		
Property will be (check one):  ☐ Surrendered ✓ Retained				
If retaining the property, I intend to ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain		(for exa	ample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not c	laimed as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Securing Debt:		
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to Redeem the property  Reaffirm the debt  Other. Explain  Property is (check one):		(for exa	ample, avoid lien using 11 U.S.C. § 522(f)).	
Claimed as exempt Not c  PART B – Personal property subject		e columns of Part B must l	be completed for each unexpired lease. Attach	
additional pages if necessary.)		v		
Property No. 1				
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
continuation sheets attached (if	(Fany)		•	
I declare under penalty of perjury personal property subject to an un		y intention as to any pr	roperty of my estate securing a debt and/or	
Date: <b>December 21, 2009</b>	/s/ Cere P Samso Signature of Debto			

/s/ Veronica T Samson Signature of Joint Debtor

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IN RE:

Samson, Cere P & Samson, Veronica T

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_22

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 21, 2009

/s/ Cere P Samson

Debtor

/s/ Veronica T Samson

Joint Debtor

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Samson, Cere P 763 Holiday Lane 2nd Floor Des Plaines, IL 60016 Document Page 43 of 44 Encore - DFS Acceptance
Payment Processing Center
P.O. Box 6403
Carol Stream, IL 60197

TCF Bank 800 Burr Ridge Parkway Burr Ridge, IL 60527

Samson, Veronica T 763 Holiday Lane 2nd Floor Des Plaines, IL 60016 Encore Receivable Management Re: Barclay's Bank Delaware P.O. Box 3330 Olathe, KS 66063 Toyota Credit Toyota Financial Services PO Box 5855 Carol Stream, IL 60197

Thomas W. Drexler 77 W Washington St Ste 1910 Chicago, IL 60602 Eye Specialists Of Illinois, S.C. PO Box 577 Park Ridge, IL 60068

U.S. Dept Of Education P.O. Box 530260 Atlanta, GA 30353

Advocate Medical Group P.O. Box 92523 Chicago, IL 60675 HSBC Card Services P.O. Box 88084 Salinas, CA 93912 Valentine & Kebartas Re: Dell Financial Services P.O. Box 325 Lawrence, MA 01842

Capital One P.O. Box 6492 Carol Stream, IL 60197 HSBC Card Services P.O. Box 88000 Baltimore, MD 21288-0001 WaMu P.O. Box 660487 Dallas, TX 75266

Chase P.O. Box 15153 Wilmington, DE 19886 Illinois Collection Service, Inc. PO Box 1010 Tinley Park, IL 60477

Christopher Samson 763 Holiday Lane 2nd Floor Des Plaines, IL 60016 Internal Revenue Service P.O. Box 970024 St Louis, MO 63197

Client Services Re: Capital One Bank 3451 Harry Truman Blvd St Charles, MO 63301-4047 Juniper Card Services P.O. Box 13337 Philadelphia, PA 19101

Collectcorp Corporation 455 North 3rd Street Suite 260 Phoenix, AZ 85004 PHH Mortgage Corporation C/O Frank Lin, Fisher & Shapiro 4201 Lake Cook Rd Northbrook, IL 60062

Dell Preferred Account Payment Processing Center P.O. Box 6403 Carol Stream, IL 60197 Sam's Club P.O. Box 530942 Atlanta, GA 30353

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IN	RE:		Case No.		
Sa	mson, Cere P & Samson, Veronica T		Chapter 7		
	Debtor(s)				
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY	FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$\$,201.00		
	Prior to the filing of this statement I have received		\$\$1,201.00		
	Balance Due		\$\$		
2.	The source of the compensation paid to me was: 🗹 De	btor Other (specify):			
3.	The source of compensation to be paid to me is:	btor Other (specify):			
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> </ul>				
6.					
	CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	December 21, 2009	/s/ Thomas Drexler			
	Date	Thomas Drexler Thomas W. Drexler 77 W Washington St Ste 1910 Chicago, IL 60602			

drexler321@aol.com